

In re:  
Charles P. Simon  
Patricia M. Simon  
Debtors

Case No. 19-17669-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 10, 2021

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Charles P. Simon, Patricia M. Simon, 270 Trenton Road, Fairless Hills, PA 19030-2714
14443492	+ One Main Financial (formerly Springleaf), 156 Baltimore Pike, Springfield, PA 19064-3629
14436871	+ Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Mar 11 2021 03:56:00	BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107
tr	+ EDI: QRHHOLBER.COM	Mar 11 2021 04:38:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Mar 11 2021 03:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 11 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 11 2021 03:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 11 2021 03:56:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Mar 11 2021 03:56:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14436863	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14440953	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
14436864	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14436872	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 11 2021 03:56:00	RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14451124	+ EDI: CRFRSTNA.COM	Mar 11 2021 04:38:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14455675	EDI: BL-BECKET.COM	Mar 11 2021 04:38:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14436861	+ EDI: CITICORP.COM	Mar 11 2021 04:38:00	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14466065	EDI: CITICORP.COM	Mar 11 2021 04:38:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14436862	+ EDI: CITICORP.COM	Mar 11 2021 04:38:00	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14436865	+ EDI: CRFRSTNA.COM	Mar 11 2021 04:38:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14436866	EDI: DISCOVER.COM	Mar 11 2021 04:38:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14443126	EDI: DISCOVER.COM	Mar 11 2021 04:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14436868	EDI: IRS.COM	Mar 11 2021 04:38:00	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14463883	EDI: JEFFERSONCAP.COM	Mar 11 2021 04:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14436869	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 11 2021 03:56:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14436870	Email/Text: camanagement@mtb.com	Mar 11 2021 03:56:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14467806	Email/Text: camanagement@mtb.com	Mar 11 2021 03:56:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14436873	+ EDI: RMSC.COM	Mar 11 2021 04:38:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14443484	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14443485	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14443494	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14455678	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14443482	*+	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14443483	*+	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14443486	*+	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14443487	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14436867	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443488	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443489	*	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14443490	*+	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14443491	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14443493	*+	Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
14443495	*+	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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**in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 12, 2021

Signature: /s/Joseph Speetjens

<b>Information to identify the case:</b>			
Debtor 1:	<b>Charles P. Simon</b>		Social Security number or ITIN: xxx-xx-5708
	First Name	Middle Name	Last Name
Debtor 2:	<b>Patricia M. Simon</b>		Social Security number or ITIN: xxx-xx-0503
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 12/9/19
Case number:	19-17669-amc		Date case converted to chapter: 7 3/9/21

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles P. Simon	Patricia M. Simon
2. All other names used in the last 8 years		
3. Address	270 Trenton Road Fairless Hills, PA 19030	270 Trenton Road Fairless Hills, PA 19030
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a>
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: <a href="mailto:trustee@holber.com">trustee@holber.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		Contact phone (215)408-2800
		Date: 3/10/21
<b>7. Meeting of creditors</b>	<b>April 9, 2021 at 09:00 AM</b>	Location: <b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 6/8/21</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	